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		Application Number	10/041,946
		Filing Date	01/07/2002
		First Named Inventor	James H. Wolfston, Jr.
		Group Art Unit	2166
		Examiner Name	Not Assigned
Total Number of Pages in This Submission	3+	Attorney Docket Number	C064

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
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<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
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<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 3 References
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GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Michael O. Scheinberg
Signature	
Date	04/08/2003

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313

April 8, 2003

Typed or printed name	Margarita Escalona		
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Attorney Docket No.: C064

THE UNITED STATES PATENT AND TRADEMARK OFFICE

SERIAL NO.: 10/041,946

ART UNIT:

APPLICANT: James H. Wolfston, Jr.

EXAMINER:

FILING DATE: January 7, 2002

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G166 GROUP 3600
Not Yet Assigned

TITLE: "Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments"

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Pursuant to the guidelines for Information Disclosure Statements, 37 C.F.R. §§ 1.97-1.98, attached hereto is PTO Form 1449 (one sheet) with references listed for consideration by the Office.

In accordance with 37 C.F.R. § 1.98(a), copies of the listed written references are being provided.

In accordance with 37 C.F.R. §§ 1.97(g)-(h), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made or an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed before the mailing of a first Office action on the merits.

Respectfully submitted,

Date: 4/8/03

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By: Margarita Escalona
Margarita Escalona